

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE DIVISION**

In re:

RICHARD D. CONLEY, JR.
SUZANNE J. CONLEY
Debtor(s)

Case No. 12-15148-ABA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/29/2012.
- 2) The plan was confirmed on 05/09/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 12/14/2016.
- 6) Number of months from filing to last payment: 58.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,565.00.
- 10) Amount of unsecured claims discharged without payment: \$55,067.89.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,180.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$15,180.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,750.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,020.69
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,770.69

Attorney fees paid and disclosed by debtor: \$750.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFIL CREDIT	Unsecured	94.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Secured	22,936.00	22,396.33	0.00	0.00	0.00
APEX ASSET MANAGEMENT, LLC	Unsecured	148.00	NA	NA	0.00	0.00
BOOTH RADIOLOGY	Unsecured	170.00	178.87	178.87	29.87	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	756.00	756.70	756.70	126.37	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	NA	679.82	679.82	113.54	0.00
CAVALRY INVESTMENTS, LLC	Unsecured	494.00	498.19	498.19	83.20	0.00
Chase	Unsecured	508.00	NA	NA	0.00	0.00
FINANCIAL RECOVERIES, INC.	Unsecured	150.00	NA	NA	0.00	0.00
GEGRB/WALMART	Unsecured	370.00	NA	NA	0.00	0.00
GUTHY-RENKER	Unsecured	128.00	NA	NA	0.00	0.00
Hsbc Bank	Unsecured	119.00	NA	NA	0.00	0.00
IC SYSTEM, INC.	Unsecured	30.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	1,330.00	1,032.44	1,032.44	172.42	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	958.00	958.84	958.84	160.13	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	164.00	610.61	610.61	101.97	0.00
LTD COMMODITIES, LLC	Unsecured	441.00	NA	NA	0.00	0.00
LVNV FUNDING, LLC	Unsecured	8,659.00	8,321.65	8,321.65	1,389.74	0.00
LVNV FUNDING, LLC	Unsecured	464.00	464.00	464.00	77.49	0.00
MAIN STREET ACQUISITION CORPOI	Unsecured	NA	508.07	508.07	84.85	0.00
MERRICK BANK	Unsecured	584.00	567.27	567.27	94.73	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	702.00	702.85	702.85	117.38	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	813.00	813.61	813.61	135.88	0.00
NATIONSTAR MORTGAGE, LLC	Secured	147,537.00	146,681.05	5,962.56	5,962.56	0.00
OAK HARBOR CAPITAL, LLC	Unsecured	518.00	518.57	518.57	86.60	0.00
OAK HARBOR CAPITAL, LLC	Unsecured	719.00	719.40	719.40	120.14	0.00
OAK HARBOR CAPITAL, LLC	Unsecured	648.00	648.63	648.63	108.32	0.00
OAK HARBOR CAPITAL, LLC	Unsecured	812.00	812.73	812.73	135.73	0.00
OAK HARBOR CAPITAL, LLC	Unsecured	1,100.00	1,100.24	1,100.24	183.75	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,685.00	1,685.44	1,685.44	281.47	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	615.00	615.80	615.80	102.84	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	841.00	494.91	494.91	82.65	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	494.00	451.60	451.60	75.42	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	529.00	529.90	529.90	88.50	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	362.00	362.48	362.48	60.54	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	373.00	373.34	373.34	62.35	0.00
PREMIER BANKCARD	Unsecured	859.00	858.73	858.73	143.41	0.00
QUEST DIAGNOSTICS	Unsecured	700.00	NA	NA	0.00	0.00
SOUTH JERSEY RADIOLOGY	Unsecured	915.00	NA	NA	0.00	0.00
WELLS FARGO BANK, N.A.	Unsecured	24,428.00	7,349.95	7,349.95	1,227.46	0.00
WELLS FARGO BANK, N.A.	Unsecured	24,297.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,962.56	\$5,962.56	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$5,962.56	\$5,962.56	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$32,614.64	\$5,446.75	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$3,770.69</u>	
Disbursements to Creditors	<u>\$11,409.31</u>	
TOTAL DISBURSEMENTS :		<u>\$15,180.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/06/2017

By: /s/ Isabel C. Balboa

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.